



General Assembly

Substitute Bill No. 5644

February Session, 2002

***AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
ADOPTED CHILDREN.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-508 of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective October 1, 2002*):

3 (a) [Every] Each individual health insurance policy providing
4 coverage of the type specified in subdivisions (1), (2), (4), (6), (10), (11)
5 and (12) of section 38a-469 delivered, issued for delivery, amended,
6 [or] renewed or continued in this state on or after October 1, 1991, shall
7 provide coverage for a child legally placed for adoption with the
8 insured or subscriber who is an adoptive parent or a prospective
9 adoptive parent, even though the adoption has not been finalized,
10 provided the child lives in the household of such insured or subscriber
11 and the child is dependent upon such person for support and
12 maintenance.

13 (b) Coverage for such child legally placed for adoption shall consist
14 of coverage for injury and sickness including necessary care and
15 treatment of medically diagnosed congenital defects and birth
16 abnormalities within the limits of the policy.

17 (c) If payment of a specific premium or subscription fee is required
18 to provide coverage for a child legally placed for adoption with the

19 insured or subscriber who is an adoptive parent or a prospective
20 adoptive parent, the policy or contract may require that notification of
21 acceptance of such child and payment of the required premium or fees
22 be furnished to the insurer, hospital or medical service corporation or
23 health care center within thirty-one days after the acceptance of such
24 child in order to continue coverage beyond such thirty-one-day period,
25 provided failure to furnish such notice or pay such premium or fees
26 shall not prejudice any claim originating within such thirty-one-day
27 period.

28 (d) Such policy (1) shall cover such child legally placed for adoption
29 on the same basis as other dependents, and (2) may not contain any
30 provision concerning preexisting conditions, insurability, eligibility or
31 health underwriting approval for a child legally placed for adoption.

32 Sec. 2. Section 38a-549 of the general statutes is repealed and the
33 following is substituted in lieu thereof (*Effective October 1, 2002*):

34 (a) [Every] Each group health insurance policy providing coverage
35 of the type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12)
36 of section 38a-469 delivered, issued for delivery, amended, [or]
37 renewed or continued in this state on or after October 1, 1991, shall
38 provide coverage for a child legally placed for adoption with an
39 employee or other member of the covered group who is an adoptive
40 parent or a prospective adoptive parent, even though the adoption has
41 not been finalized, provided the child lives in the household of such
42 employee or member and the child is dependent upon such employee
43 or member for support and maintenance.

44 (b) Coverage for such child legally placed for adoption shall consist
45 of coverage for injury and sickness including necessary care and
46 treatment of medically diagnosed congenital defects and birth
47 abnormalities within the limits of the policy.

48 (c) If payment of a specific premium fee is required to provide
49 coverage for a child legally placed for adoption with the insured or

50 subscriber who is an adoptive parent or a prospective adoptive parent,
51 the policy may require that notification of acceptance of such child and
52 payment of the required premium or fees be furnished to the insurer,
53 hospital or medical service corporation or health care center within
54 thirty-one days after the acceptance of such child in order to continue
55 coverage beyond such thirty-one-day period, provided failure to
56 furnish such notice or pay such premium or fees shall not prejudice
57 any claim originating within such thirty-one-day period.

58 (d) Such policy (1) shall cover such child legally placed for adoption
59 on the same basis as other dependents, and (2) may not contain any
60 provision concerning preexisting conditions, insurability, eligibility or
61 health underwriting approval for a child legally placed for adoption.

This act shall take effect as follows:	
Section 1	October 1, 2002
Sec. 2	October 1, 2002

INS *Joint Favorable Subst.*